

## Summary of Key Terms<sup>1</sup>

Quick facts		
Product features		For more information
<b>Eligibility criteria</b>	<ul style="list-style-type: none"> <li>To qualify for HSBC Premier, you need to maintain an average Total Relationship Balance (TRB) of at least HK\$1 million over the past 3 months.</li> </ul>	HSBC Premier Welcome Pack  Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers ("Bank Tariff Guide")
<b>Account features</b>	<ul style="list-style-type: none"> <li>Integrated Account includes Hong Kong Dollar (HKD)/Renminbi (RMB)/ Foreign Currency (FCY) Savings Accounts, Time Deposit Accounts, HKD Current Account, Investment Services Account and Wayfoong Statement Gold Account, operated under a single account number.</li> <li>Consolidated statement capturing your entire financial portfolio under your Integrated Account for HSBC Premier and any other accounts you hold with HSBC.</li> <li>HSBC Premier ATM card, credit card and cheque book.</li> </ul>	
<b>Benefits</b>	<p><b>A dedicated Relationship Manager supported by a team of global experts.</b></p> <ul style="list-style-type: none"> <li>Dedicated Premier Relationship Manager.</li> <li>Professional financial planning backed by a team of wealth and insurance specialists.</li> </ul> <p><b>Our success is measured by how well we meet your needs.</b></p> <ul style="list-style-type: none"> <li>Our<sup>2</sup> Relationship Managers are rewarded<sup>3</sup> based on the level of your satisfaction with the services and experiences delivered to you.</li> <li>Comprehensive wealth solutions to support your needs.</li> </ul> <p><b>Always there, wherever and whenever you need us.</b></p> <ul style="list-style-type: none"> <li>Global View on online banking that provides single access to all your self-named HSBC accounts globally.</li> <li>Global Transfers that provide fee-free international fund transfers between your self-named HSBC accounts<sup>4</sup>.</li> <li>HSBC Premier status in all markets you bank with HSBC when you meet the minimum relationship balance<sup>5</sup> in your home market.</li> <li>Emergency card replacement and emergency cash<sup>6</sup> at any HSBC branch worldwide.</li> </ul> <p><b>Preferential access to privileged offers and services.</b></p> <ul style="list-style-type: none"> <li>Preferential terms on deposits, foreign currencies exchange, investment, insurance, lending and mortgage services.</li> <li>Pre-approved<sup>7</sup> HSBC Premier MasterCard<sup>®</sup> Credit Card with perpetual annual fee waiver. Annual fee waiver for additional HSBC Premier MasterCard<sup>®</sup> Credit Cards. Emergency assistance extended to your immediate family members holding additional cards.</li> <li>Bank safely and securely with 24/7 online and mobile banking for financial management and wealth growth.</li> <li>Exclusive access to Premier Centres worldwide and 24/7 manned phone banking service.</li> </ul>	
Financials		
<b>Below balance fee</b>	<ul style="list-style-type: none"> <li><b>Monthly fee of HK\$380 if you have an average TRB below HK\$1 million over the past 3 months.</b></li> </ul>	Bank Tariff Guide  Individual product factsheets
<b>Credit card fee</b>	<ul style="list-style-type: none"> <li>Waived annual fee for primary and additional HSBC Premier MasterCard<sup>®</sup> Credit Card.</li> <li>Waived emergency card replacement fee.</li> </ul>	
<b>ATM cash withdrawal fee</b>	<ul style="list-style-type: none"> <li>Waived<sup>8</sup> transaction fee for cash withdrawal through the HSBC Group ATM network<sup>9</sup> using HSBC Premier ATM card, HSBC Premier MasterCard<sup>®</sup> Credit Card or Junior Pack cash card.</li> </ul>	

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<b>Other fees</b>	<ul style="list-style-type: none"> <li>• Waived Global Transfer Fee and Emergency Encashment Service Fee.</li> <li>• A range of fee waivers or preferential offers of up to 50% off on selected banking services. Please refer to the "Bank Tariff Guide" available on HSBC website or branches.</li> </ul>	HSBC website
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<b>Eligibility for HSBC Premier</b>	<ul style="list-style-type: none"> <li>• In order to enjoy the HSBC Premier features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Premier.</li> </ul>	Integrated Account Terms and Conditions ("T&Cs")
<b>Tiers</b>	<ul style="list-style-type: none"> <li>• We may set Tiers with different Features.</li> <li>• We have the right to set or vary the criteria that you have to fulfil in order to remain in a Tier or to enjoy the Features associated with that Tier.</li> </ul>	
<b>Joint accounts</b>	<ul style="list-style-type: none"> <li>• You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the "T&amp;Cs".</li> </ul>	
<b>Charges</b>	<ul style="list-style-type: none"> <li>• Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the "Bank Tariff Guide" and available on HSBC website or branches.</li> </ul>	
<b>Overdraft Protection</b>	<ul style="list-style-type: none"> <li>• We may grant an Overdraft Protection credit facility ("Overdraft Protection") to your Hong Kong Dollar Current Account. We have the right to set or vary the limit and interest rate of Overdraft Protection.</li> </ul>	
<b>Investment Services</b>	<ul style="list-style-type: none"> <li>• The "T&amp;Cs" are supplemental to the terms and conditions of individual investment products. For details, please refer to the specific product factsheets.</li> </ul>	
<b>Risk disclosure and your liability</b>	<ul style="list-style-type: none"> <li>• The investment decision is yours but you should not invest unless the intermediary who sells the investment product to you has explained to you that the product is suitable for you.</li> <li>• Investment involves risks. Past performances of investment products are no guide to future performance.</li> <li>• We do not offer tax advice of any nature.</li> <li>• For details on risk disclosure and your liability for each investment product, please refer to the individual product factsheets/ product offering materials.</li> </ul>	
<b>Use of your information</b>	<ul style="list-style-type: none"> <li>• The "T&amp;Cs" contain clauses covering customer data sharing to enable us to:               <ul style="list-style-type: none"> <li>• ensure the stability of the global finance system</li> <li>• prevent fraud and other financial crimes</li> <li>• comply with international sanctions and other legal requirements</li> <li>• prove to regulators that we know and understand who our customers are</li> </ul> </li> <li>• You are required to update us should there be any change to the personal data provided to us in relation to your accounts and relationship with us.</li> <li>• Our Notice relating to the Personal Data (Privacy) Ordinance sets out how your personal data will be used and disclosed by us.</li> </ul>	

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<b>Our right to debit your accounts; set-off</b>	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> <li>to debit any amount payable by you to us from any account maintained by you with us;</li> <li>to withhold, combine or consolidate the balance on any or all of your accounts maintained with us and set off or transfer any moneys standing to the credit of any such account in or towards settlement of any amount whether actual or contingent, present, future or deferred, primary or collateral owing by you (and whether owing by you solely or jointly with any other person) to us; and</li> <li>to refuse to repay you any moneys in any currency standing to the credit of any or all of your accounts maintained with us when due or on demand by you if and to the extent that such moneys are equal to or less than such amount owing by you to us.</li> </ul>	Integrated Account Terms and Conditions ("T&Cs")
<b>Termination of services or accounts</b>	<ul style="list-style-type: none"> <li>You may terminate your Integrated Account by giving us prior written notice.</li> <li>We may terminate with or without giving you notice or reason all or any part of our services or any of your accounts.</li> </ul>	
<b>Variation of "T&amp;Cs"</b>	<ul style="list-style-type: none"> <li>We have the right to vary the "T&amp;Cs" from time to time by notice to you by way of display at our premises or in any manner we consider appropriate.</li> </ul>	

Your Voice
<p>If you would like to give us your feedback or queries, please contact us.</p> <ul style="list-style-type: none"> <li>Email : <a href="mailto:feedback@hsbc.com.hk">feedback@hsbc.com.hk</a>;</li> <li>Mail : Customer Relations Department, P.O. Box No.71169, Kowloon Central Post Office;</li> <li>Fax : (852) 3418 4739;</li> <li>24-hour HSBC Premier hotline : (852) 2233 3322;</li> <li>Branches</li> </ul>

## Notes:

- "T&Cs" apply to Integrated Accounts. This table contains a summary of key product terms for reference only. It is not intended to replace the "T&Cs". The full "T&Cs" will prevail in the event of any inconsistency.
- "We, us, our" means The Hongkong and Shanghai Banking Corporation Limited of 1 Queen's Road Central, Hong Kong, a registered institution under the SFO with central entity number AAA523, and its successors and assigns.
- The remuneration for sales staff is determined based on staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
- This service is available in selective countries only.
- Customers have to maintain a Total Relationship Balance (TRB) of HK\$1 million or above.
- Emergency encashment services are subject to local regulations.
- The pre-approved feature is subject to local regulations, and HSBC retains its sole and final discretion whether to issue the credit card.
- Surcharges of overseas local bank may be levied (if applicable). For details on other applicable overseas ATM cash withdrawal charges, please refer to "Bank Tariff Guide" or call our HSBC Premier hotline at (852) 2233 3322.
- The UnionPay ATM chip card provides access to HSBC ATMs worldwide except HSBC ATMs in Argentina, France, Greece, Malta, Mexico, New Zealand and Turkey.

If there is any discrepancy between the English and Chinese versions of this document, the English version shall prevail.